

COVID-19 Over-the-Counter Test Reimbursement Mandate FAQs

What is the Over-the-Counter Test Reimbursement Mandate?

The Biden Administration announced new federal guidance on Jan. 10, 2022 that people with employer-sponsored or individual health insurance coverage can seek reimbursement for the purchase of over-the-counter COVID-19 tests from their employer group or health insurer effective Jan. 15.

What does the Over-the-Counter Test Reimbursement Mandate Cover?

Over-the-counter, at-home, diagnostic tests that are approved by the FDA (*list of approved tests can be found [here](#)*) can qualify for reimbursement. Per federal guidelines, Highmark members can seek reimbursement for up to 8 qualifying tests per month per member. That means a family of four can be reimbursed for 32 tests per month.

Note: Tests may be packaged individually or with multiple tests in one package (for example, two tests packaged in one box). Plans are required to cover 8 tests per covered individual per month, regardless of how they are packaged and distributed.

Who is eligible for the Over-the-Counter Test Reimbursement?

Highmark members with employer-sponsored or individual health insurance coverage can seek reimbursement for the purchase of over-the-counter COVID-19 tests.

Highmark Medicare Advantage members are not eligible for reimbursement at this time. The Biden Administration did not include Medicare in this guidance and Medicare will not pay for at-home tests through this program. Highmark's Medicare Advantage members, however, can continue to have access to COVID-19 testing at no cost when ordered by a clinician.

What documentation is needed to submit a request for an over-the-counter test reimbursement?

You will need to submit the following documentation, following the instructions below, to receive reimbursement for your over-the-counter test:

- Completed Member Submitted Health Insurance Claim Form (see below instructions to obtain this form)
- Itemized receipt for your over-the-counter tests with purchase date on or after 1/15/2022
- Original or photocopy of UPC (Universal Product Code) label from your purchased over-the-counter tests

How do I get reimbursed for over-the-counter tests?

Mail-in claim reimbursement process:

1. Log into the Highmark member portal at the website listed on the back of your member ID card
 - a. Or click on the form below to open and skip to step 4:



Medical_Claim_Form.pdf

2. Under the “Health Care Tools” section, click on “Find Forms”
3. Click on the arrow to expand the “Medical Forms” section and click on “PDF” under “Member Submitted Health Insurance Claim Form”
4. Fill out all necessary/required information on the form
5. Report “COVID OTC Test Reimbursement” in the “Diagnosis or Nature of Illness or Injury” section of the “Member Submitted Health Insurance Claim Form”
6. Print the “Member Submitted Health Insurance Claim Form”
7. Sign and date the “Member Submitted Health Insurance Claim Form”
8. Mail the “Member Submitted Health Insurance Claim Form” along with receipt of purchase and UPC (Universal Product Code) from the test box to:

Claims
P.O. Box 890173
Camp Hill, PA 17089-0173

Digital member portal claim reimbursement process:

1. Log into the Highmark member portal at the website listed on the back of your member ID card
2. Under the “Health Care Tools” section, click on “Find Forms”
3. Click on the arrow to expand the “Medical Forms” section and click on “PDF” under “Member Submitted Health Insurance Claim Form”
4. Fill out all necessary/required information on the form
5. Report “COVID OTC Test Reimbursement” in the “Diagnosis or Nature of Illness or Injury” section of the “Member Submitted Health Insurance Claim Form”
6. Save the “Member Submitted Health Insurance Claim Form” to your computer
7. Upload the “Member Submitted Health Insurance Claim Form” along with an image of the receipt of purchase and UPC (Universal Product Code) label on the test box, via Message Center on the Member Portal
8. Click on “Contact Us”
9. Select your medical plan
10. Select Message Topic of “Claim Inquiry”
11. Indicate the inquiry is for “COVID OTC Test Reimbursement”
12. Click on the Paperclip icon next to “Attach File” and browse to where you saved the “Member Submitted Health Insurance Claim Form” and copies of the receipt and UPC (Universal Product Code) label on your computer
13. Complete any of the other required fields
14. Click the “Submit” button

*NOTE: ** By submitting a manual claim for reimbursement of an over-the-counter COVID-19 test, the member is attesting that it was purchased for personal use, not for employment purposes, and will not be reimbursed by another source or used for resale ***